



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Order Filed on July 18, 2017 by
Clerk U.S. Bankruptcy Court
District of New Jersey

In Re:

Mark Nahill and Kathleen Nahill

Debtor(s).

Case No.: 12-19210

Hearing Date:

Judge: JNP

Chapter: 13

ORDER REGARDING REQUEST FOR EXEMPTION FROM:

- ☐ CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)
- ☒ PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1) AND CERTIFICATION IN SUPPORT OF DISCHARGE AS TO DEBTOR

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: July 18, 2017



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

[X] The debtor's request is GRANTED, the debtor is hereby exempt from:

- ☐ obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
- ☒ participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23), and certification in support of discharge as to debtor.

[] The debtor's request for an exemption is DENIED, and

- ☐ the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
 - ☐ the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*.
 - ☐ on or before the last day to object to discharge has expired,
- or
- ☐ on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

[] A hearing on this matter has been scheduled for _____, before the honorable _____, at the following date and time.

Hearing Date/Time: _____

Hearing Location: _____

Courtroom: _____

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Kathleen Nahill
Michael Nahill
Debtors

Case No. 12-19210-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Jul 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2017.

db/jdb +Kathleen Nahill, Michael Nahill, 8 Rose Avenue, Maple Shade, NJ 08052-3318
aty +Elissa Westbrook Smith, McDowell Posternock Law, P.C., 46 W. Main Street,
Maple Shade, NJ 08052-2432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Carrie J. Boyle on behalf of Joint Debtor Michael Nahill cboyle@mpadlaw.com,
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com
Carrie J. Boyle on behalf of Debtor Kathleen Nahill cboyle@mpadlaw.com,
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com
Ellen M. McDowell on behalf of Joint Debtor Michael Nahill emcdowell@mpadlaw.com,
mpadlaw@gmail.com;emcdowell@mpadlaw.com;kgresh@mpadlaw.com;djamison@mpadlaw.com
Ellen M. McDowell on behalf of Debtor Kathleen Nahill emcdowell@mpadlaw.com,
mpadlaw@gmail.com;emcdowell@mpadlaw.com;kgresh@mpadlaw.com;djamison@mpadlaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

TOTAL: 8